

REMARKS

This paper is submitted in response to the Restriction Requirement mailed on January 9, 2007. Prior to entry of this Amendment, claims 1-44 were pending. After entry of this paper claims 1-38 and 41-43 will be pending with claims 39, 40 and 44 cancelled.

In the Restriction Requirement, the Examiner alleges two distinct inventions:

- I. Claims 1-38 and 41-43 are drawn to a method for accessing a database, receiving a selection of at least one risk filter, applying the risk filter, and displaying loans; and
- II. Claims 39, 40 and 44 drawn to a method for applying a risk filter, obtaining an estimated loss, and deriving an estimated financial outcome.


The Examiner requires restriction to one of the aforementioned inventions under 35 U.S.C. § 1.21. In response to the Restriction Requirement, Applicant elects Group I, claims 1-38 and 41-43 without traverse. Accordingly, claims 39-40 and 44 are hereby cancelled.

No fees are believed to be due with this Amendment and Response to Restriction Requirement beyond the \$120 fee for a one month extension of time in which to respond. However, if any additional fees are required, please consider this as authorization therefor and please charge such fees to Deposit Account number 04-1415.

If the Examiner should require any additional information or amendment, please contact the undersigned attorney.

Respectfully submitted,

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